

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

RENEE M. SUDANO

Debtor(s)

Case No. 17-23738GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/18/2017.
- 2) The plan was confirmed on 11/13/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/06/2019, 05/06/2019.
- 5) The case was dismissed on 05/06/2019.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 21.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$6,600.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$5,258.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$5,258.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$792.20
Court Costs	\$310.00
Trustee Expenses & Compensation	\$226.51
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$1,328.71

Attorney fees paid and disclosed by debtor: \$1,200.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN INFOSOURCE LP - AGENT	Unsecured	0.00	NA	NA	0.00	0.00
ASHLEY FUNDING SVCS LLC	Unsecured	0.00	206.09	206.09	0.00	0.00
BANK OF AMERICA NA**	Secured	75,000.00	79,607.45	0.00	2,541.26	0.00
BANK OF AMERICA NA**	Secured	0.00	22,990.75	22,990.75	0.00	0.00
BANK OF AMERICA NA**	Priority	0.00	1,325.00	1,325.00	0.00	0.00
BANK OF AMERICA NA** (LMP)	Unsecured	0.00	NA	NA	0.00	0.00
BANK OF AMERICA NA** (LMP)	Unsecured	0.00	NA	NA	0.00	0.00
BANK OF AMERICA NA** (LMP)	Unsecured	0.00	NA	NA	0.00	0.00
BERKS CREDIT & COLLECTIONS INC	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE**	Unsecured	0.00	10,958.68	10,958.68	0.00	0.00
CAPITAL ONE(*)	Unsecured	0.00	NA	NA	0.00	0.00
CNAC	Unsecured	9,000.00	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	0.00	NA	NA	0.00	0.00
COLUMBIA GAS OF PA INC(*)	Unsecured	0.00	20.00	20.00	0.00	0.00
CREDIT ACCEPTANCE CORP*	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT ACCEPTANCE CORP*	Secured	9,000.00	9,944.38	9,944.38	592.48	795.55
CREDIT COLLECTION SERVICE	Unsecured	335.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	57.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	66.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	126.00	NA	NA	0.00	0.00
ECMC(*)	Unsecured	0.00	30,773.34	30,773.34	0.00	0.00
ELLWOOD CITY ELECTRIC	Unsecured	0.00	NA	NA	0.00	0.00
ELLWOOD CITY HOSPITAL	Unsecured	0.00	NA	NA	0.00	0.00
ELLWOOD CITY HOSPITAL	Unsecured	0.00	NA	NA	0.00	0.00
KML LAW GROUP PC*	Unsecured	0.00	NA	NA	0.00	0.00
LAWRENCE COUNTY DRS**	Unsecured	0.00	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	0.00	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	0.00	880.63	880.63	0.00	0.00
MED EXPRESS URGENT CARE	Unsecured	0.00	NA	NA	0.00	0.00
PA AMERICAN WATER(*) AKA AMEF	Unsecured	0.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PA DEPARTMENT OF REVENUE*	Priority	NA	1,560.83	1,560.83	0.00	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	NA	383.75	383.75	0.00	0.00
PA SCDU*	Unsecured	0.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	712.00	712.46	712.46	0.00	0.00
PREMIER BANKCARD LLC	Unsecured	0.00	NA	NA	0.00	0.00
PREMIER BANKCARD LLC	Unsecured	0.00	428.23	428.23	0.00	0.00
PROBER & RAPHAEL	Unsecured	0.00	NA	NA	0.00	0.00
PROGRESSIVE INSURANCE CO	Unsecured	0.00	NA	NA	0.00	0.00
ROBERT SUDANO	Priority	0.00	NA	NA	0.00	0.00
TRANSWORLD SYSTEMS++	Unsecured	0.00	NA	NA	0.00	0.00
US DEPARTMENT OF HUD**	Secured	0.00	18,619.10	0.00	0.00	0.00
VERIZON	Unsecured	0.00	NA	NA	0.00	0.00
WALTON FINANCIAL++	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$2,541.26	\$0.00
Mortgage Arrearage	\$22,990.75	\$0.00	\$0.00
Debt Secured by Vehicle	\$9,944.38	\$592.48	\$795.55
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$32,935.13	\$3,133.74	\$795.55
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,885.83	\$0.00	\$0.00
TOTAL PRIORITY:	\$2,885.83	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$44,363.18	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$1,328.71</u>	
Disbursements to Creditors	<u>\$3,929.29</u>	
TOTAL DISBURSEMENTS :		<u>\$5,258.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/14/2019

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.